



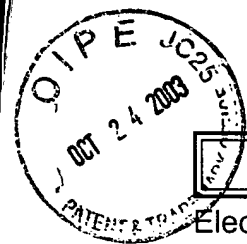
Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 49757  
Application ID: 09993648  
Title of Invention: METHOD OF ASSESSING A  
CREDIT RISK ASSOCIATED WITH  
A NUMBER  
First Named Inventor: Joseph Lynam  
Domestic/Foreign Application: Domestic Application  
Filing Date: 2001-11-05  
Effective Receipt Date: 2003-10-24  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 3321  
Attorney Docket Number: 5776P001C

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OCT 28 2003  
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Total Fees Authorized:

Digital Certificate Holder: cn=William W. Schaal,ou=Registered Attorneys,ou=Patent and Trademark  
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## TRANSMITTAL

Electronic Version v1.1  
Stylesheet Version v1.1.0

Title of Invention	METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER																
<table><tr><td>Application Number:</td><td>09/993648</td><td></td></tr><tr><td>Date:</td><td>2001-11-05</td><td></td></tr><tr><td>First Named Applicant:</td><td>Joseph Lynam</td><td></td></tr><tr><td>Confirmation Number:</td><td>3321</td><td></td></tr><tr><td>Attorney Docket Number:</td><td>5776P001C</td><td></td></tr></table>			Application Number:	09/993648		Date:	2001-11-05		First Named Applicant:	Joseph Lynam		Confirmation Number:	3321		Attorney Docket Number:	5776P001C	
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<p>I hereby certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.</p> <p>I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.</p> <table border="1"><thead><tr><th>Submitted by:</th><th>Elec. Sign.</th><th>Sign. Capacity</th></tr></thead><tbody><tr><td>William W. Schaal Registered Number: 39018</td><td>William W. Schaal</td><td>Attorney</td></tr></tbody></table>			Submitted by:	Elec. Sign.	Sign. Capacity	William W. Schaal Registered Number: 39018	William W. Schaal	Attorney									
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William W. Schaal Registered Number: 39018	William W. Schaal	Attorney															
<table><tr><td>Documents being submitted</td><td>Files</td></tr><tr><td>us-ids</td><td>5776P001C-usidst.xml</td></tr><tr><td></td><td>us-ids.dtd</td></tr><tr><td></td><td>us-ids.xsl</td></tr></table>			Documents being submitted	Files	us-ids	5776P001C-usidst.xml		us-ids.dtd		us-ids.xsl							
Documents being submitted	Files																
us-ids	5776P001C-usidst.xml																
	us-ids.dtd																
	us-ids.xsl																
Comments																	



# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
Stylesheet Version v18.0

Title of  
Invention

METHOD OF ASSESSING A CREDIT RISK ASSOCIATED  
WITH A NUMBER

Application Number: 09/993648  
Confirmation Number: 3321  
First Named Applicant: Joseph Lynam  
Attorney Docket Number: 5776P001C  
Art Unit: 3627  
Examiner: Richard Chilcot  
Search string: ( 20020147658 or 5524142 or 5537464 or  
5740427 or 5748890 or 5956391 or 6023499 or  
6023502 or 6094644 or 6137869 or 6208720 or  
6247047 or 6330543 ).pn.



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## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
	1	20020147658	2002-10-10	Kwan, Khai H.			
	2	5524142	1996-06-04	Lewis, et al.,			
	3	5537464	1996-07-16	Lewis, et al.,			
	4	5740427	1998-04-14	Stoller,			
	5	5748890	1998-05-05	Goldberg, et al.,			
	6	5956391	1999-09-21	Melen, et al.,			
	7	6023499	2000-02-08	Mansey, et al.,			
	8	6023502	2000-02-08	Bouanaka, Hansali , et al.			
	9	6094644	2000-07-25	Hillson, et al.,			
	10	6137869	2000-10-24	Voit, et al.,			
	11	6208720	2001-03-27	Curtis, Terrell J., et al.			
	12	6247047	2001-06-12	Wolff, Eric I.			
	13	6330543	2001-12-11	Kepecs,			

Remarks

Note: Remarks are not for responding to an office action.

Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to receipt of a first office action. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy thereof be returned to Applicants' attorney of record.

Signature

Examiner Name	Date